

United States Bankruptcy Court  
Northern District of California

In re:  
David Kissner  
Stacy Kissner  
Debtors

Case No. 14-53700-SLJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-5

User: admin  
Form ID: ODSC7fi

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Dec 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2014.

db/jdb  
smg +David Kissner, Stacy Kissner, 2608 Forest Avenue, San Jose, CA 95117-1119  
++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279)  
13822813 +Glelsi/navy Fcu Merri, Po Box 7860, Madison, WI 53707-7860  
13822815 +Marine Federal Credit Union, c/o Alan S. Vertun Law Office, 424 S Beverly Drive, Beverly Hills, CA 90212-4402  
13822817 Provident Funding, PO Box 5914, Santa Rosa, CA 95402-5914  
13822818 +Us Dept Of Ed/glelsi, 2401 International, Madison, WI 53704-3121  
13822819 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Dec 18 2014 01:59:00 CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Dec 18 2014 01:58:00 CA Franchise Tax Board, Attn: Special Procedures, P.O. Box 2952, Sacramento, CA 95812-2952  
smg EDI: IRS.COM Dec 18 2014 01:58:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
13822807 +EDI: AFNIRECOVERY.COM Dec 18 2014 01:58:00 Afni, Inc., Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465  
13822808 +E-mail/Text: banko@acsnv.com Dec 18 2014 02:02:07 Allied Collection Serv, 3080 S Durango Dr Ste 20, Las Vegas, NV 89117-9194  
13822809 EDI: BANKAMER.COM Dec 18 2014 01:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
13822810 EDI: CRFRSTNA.COM Dec 18 2014 01:58:00 CFNA, BK-11 Customer Service, PO Box 81315, Cleveland, OH 44181-0315  
13822811 EDI: CAUT.COM Dec 18 2014 01:58:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076  
13822812 +EDI: CITICORP.COM Dec 18 2014 01:58:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
13822816 EDI: NFCU.COM Dec 18 2014 01:58:00 Navy Federal Cr Union, PO Box 3000, Merrifield, VA 22119-3000  
13822820 +EDI: USAA.COM Dec 18 2014 01:58:00 Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265-7504

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13822814\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2014

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2014 at the address(es) listed below:

David S. Henshaw on behalf of Joint Debtor Stacy Kissner david@henshawlaw.com, info@henshawlaw.com  
David S. Henshaw on behalf of Debtor David Kissner david@henshawlaw.com, info@henshawlaw.com  
Fred Hjelmeset fhtrustee@gmail.com, CA90@ecfbis.com  
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
Northern District of California (San Jose)**

**In re:**

David Kissner  
2608 Forest Avenue  
San Jose, CA 95117

Stacy Kissner  
fka Stacy Hall  
2608 Forest Avenue  
San Jose, CA 95117

Debtor(s)

**Case Number: 14-53700 SLJ 7  
Chapter: 7**

**Debtor/Joint Debtor Social Security Number(s):**

xxx-xx-4687  
xxx-xx-4379

**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Fred Hjelmset in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 12/16/14

By the Court:

Stephen L. Johnson  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**